

# THE CITIZEN

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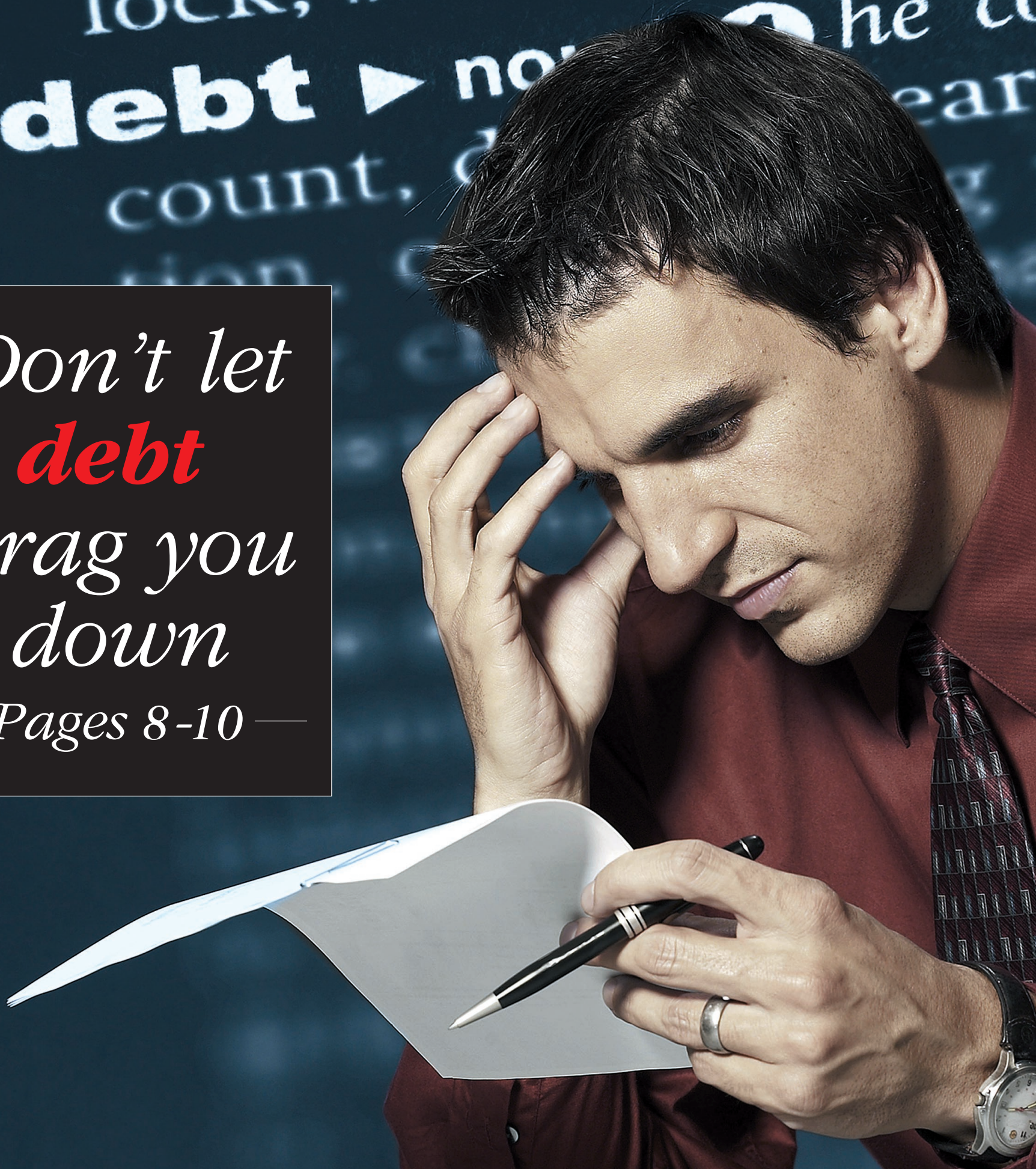
The 6th Area Support Group Newspaper

Jan. 25, 2005

Stuttgart, Oberammergau and Garmisch, Germany

*Don't let  
**debt**  
drag you  
down*

*—Pages 8-10—*



## INSIDE THIS EDITION



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### Garmisch troupe travels through time

The Garmisch Community Theater escorts its audience 60 years into the past with "The 1940's Radio Hour."



Page 12

### Love blooms (again) on Patch Barracks

More than a half-century after they parted company, a U.S. veteran and his German girlfriend reunite in Stuttgart.

## Thorns 'n Roses

From community submissions



### Roses to:

**Patch Installation Coordinator Dave Bowman and the staff of the Patch Barracks Fitness Center**, for allowing the Stuttgart Piranhas Swim Team to borrow equipment for their Jan. 18 swim meet.

Your generosity helped the team put on another successful meet. (For more about the Piranhas see pages 14 and 15.)

**Library volunteers Sgt. Antonio Henderson and Anthony Turman**, for their invaluable assistance at both the Patch and Robinson Barracks libraries.

Sgt. Henderson helped the Patch Library staff transfer an entire pallet of paper to the third floor library, and Mr. Turman provided essential assistance during the recent renovation of the "new and improved" RB library.

You both were a great help, and your friends at the library appreciate all you do!

**The 6th ASG Sports & Fitness office**, for enhancing athletic opportunities for the area's spectators and participants. Events such as the Great Pumpkin Race, boxing smokers and upcoming indoor flag football league show that our sports and fitness experts aren't content just to do what's always been done.

Your efforts benefit our entire community and add to the reasons that Stuttgart is such a great place to live and work.

### Thorns to:

**Individuals who continue to dump trash in and around the Pfennig Bazaar sorting rooms**. The rooms have been closed for *months* – how hard is this to understand?

E-mail comments to [citizen@6asg.army.mil](mailto:citizen@6asg.army.mil) or fax them to 421-2570/civ. 0711-729-2570.

# More than a money problem

## Debt's destructiveness extends beyond finance

By Hugh C. McBride  
Commentary

**D**ebt is the beast that never sleeps. Awaiting you when you awaken, it invades your earliest thoughts with menacing reminders of what – and to whom – you owe more than you can pay.

It lurks in the corners of your consciousness as you make your way through your day. And it sits heavily on your chest as you lie in bed at night, staring at the ceiling and hoping for sleep.

And that's not even the worst part. The true insidiousness of debt is the rapidity with which it can engulf one's very existence. Take my word for it: When debt moves in, you discover what it means never to be alone.

Scared yet? If not, take a look at the following facts from Michael T. Killian, the financial counselor who manages the credit and debt management site on [www.about.com](http://www.about.com):

- BusinessWeek reports that total household debt in the United States was more than 100 percent of disposable annual income last year. (Feel free to read that last sentence again.)
- U.S. consumer debt is \$1.7 trillion.
- The average American consumer carries eight credit cards – 20 percent of which are maxed out.
- The average American has used

*Debt can engulf one's very existence.  
Take my word for it: When debt moves in,  
you discover what it means  
never to be alone.*

those eight cards to amass personal credit card debt of \$8,562. In 2001, Americans paid \$50 billion in interest on this debt (which works out to an average of about \$1000 in interest per consumer).

• Bankruptcies in the United States have exceeded one million per year for seven consecutive years.

But these are just numbers.

The true toll of debt will likely never be able to be expressed via statistics and bullet points – for what spreadsheet can quantify the sleepless nights and stomach aches, the sense of despondency, the stress-related aggression misdirected toward friends and family?

Given the depths of debt to which so many Americans have sunk, if misery truly loves company, then it must be downright giddy when it visits the land of the free.

The good news (and yes, there is good news)? It doesn't have to be this way. You can get out.

As Herman Hurd, the financial readiness program manager with Stuttgart's Army Community Service, told me,

today's consumers (especially those with computers and Internet access) have access to more financial advice and assistance than at any time in our nation's history.

And all members of the military community can avail themselves of the expert assistance of advisors such as Hurd through their local ACS.

Once an individual emerges from the darkness of debt, he or she is often amazed at how simple the "escape plan" was – though "simple" is not the same as "easy" (as anyone who's attempted to lose weight by following the simple advice "eat less, exercise more" can attest.)

The first step, though, is being willing to take that first step.

As one who has been there and survived, I know how debt can intimidate an otherwise rational person into a state of virtual paralysis. I also know that the path back is shorter than you think, and the place it leads to is worth every step.

More important than the destination, though, is the person making the trip. And aren't *you* worth it, too?

# THE CITIZEN

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## ON THE STREET

*What is the best financial advice you've recieved?*

– Compiled by The Citizen staff



**Reginald Lyons**  
(Civilian)

Take 10-percent of my earnings and set them aside to invest in different things.



**Gina Dyekman**  
(Civilian)

Raise your son to be a Hollywood star and have him pay for your retirement years.



**Ken Kinnear**  
(Civilian)

Put your money in a CD or mutual fund so that you can't touch it



**Spc. Angela Lopez**  
(Army)

Save your COLA (Cost of Living Allowance) because you don't get it when you go back to the States.



**Herman Hurd**  
(Civilian)

Pay yourself first.



**Natasha Leyde**  
(Civilian)

Win the lottery.



**Kayla Hicks**  
(Student)

Don't use credit cards, because you have to pay back more than you use.



**Jackie Nasca**  
(Civilian)

Become debt free.

# Community gathers to celebrate, remember Dr. Martin Luther King Jr.

Story and photo by Melanie Casey

**I**t was a morning to celebrate, but more importantly it was a morning to remember.

Stuttgart's annual Martin Luther King Jr. community breakfast, held Jan. 18 in the Swabian Special Events Center on Patch Barracks, was punctuated by rousing gospel renditions, insightful remarks and of course, a hearty breakfast.

First, members of the Panzer Gospel Choir got the audience's early-morning blood pumping with a selection of uplifting songs. Sgt. 1st Class Juana Anderson then brought the capacity crowd together with her version of "We Shall Overcome," into which she infused comments about overcoming terrorism, injustice and prejudice.

But the morning celebration was really about remembering King's dream and his legacy.

6th Area Support Group Commander Col. Gwendolyn Bonéy-Harris implored audience members to "let us live [King's] legacy," and European Command Plans and Operations Center Deputy Director Brig. Gen. Richard Mills – the event's guest speaker – recalled King's short life and lasting impact.

## Recollection

Mills related how he and many of his generation remember King – not as an image on a TV screen or a photograph, he said, but, rather, "[as a] man, his incredible courage [and] his incredible sacrifice."

Initially, Mills said, King was seen as "some troublemaker down south, then as a man of courage who stood up and challenged America to live up to the ideals and guarantees established by [the U.S.] Constitution."

Mills also recalled that life in the U.S. during the 1950s and 60s was very different than it is today.

"There was a dark cloud over America in those days," he noted. "There were laws and practices that told you where you could live and work ... what restaurants you could eat in ... and even who you could marry," Mills said. "It was a time when people wondered



**Tech. Sgt. Laron Washington (above) performs and Brig. Gen. Richard Mills (right) offers words of inspiration during Stuttgart's MLK breakfast Jan. 18.**

what they could do [or] ... if they should do anything."

To those looking back now, Mills said, it seems obvious that the laws instituted then were wrong and the injustices perpetrated seem blatant.

"It seems like all it would have taken was to point it out and then stand back as change swept over the land. Yet that's not really the way it was," he said.

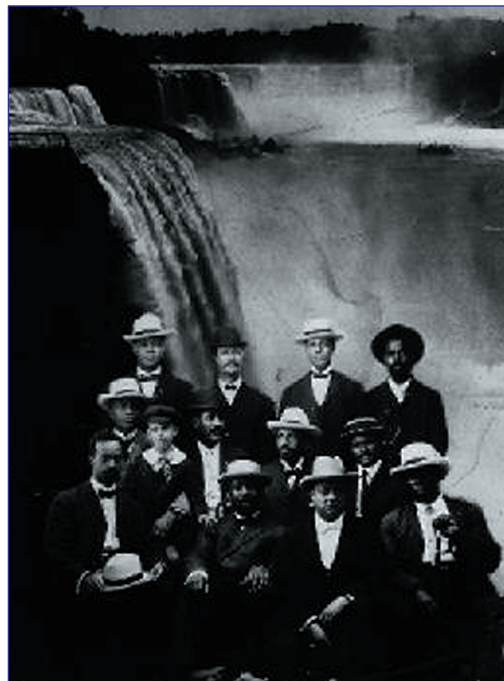
"For years good men did nothing," Mills said. "Good men just accepted things because that's the way it had always been."

"But one good man couldn't stand aside for evil – couldn't accept what had always been," Mills said. "And that one man led his people and all people toward the promised land of freedom and equality."



Much of what King dreamed about, Mills said, did come true. "I challenge anyone to say that the U.S. is not a better country, a better society and its citizens better [people] for his having continued the work begun by the founding fathers," he said.

"As long as there are those among us who believe that tomorrow can indeed be better than today, then Dr. King's dream will continue to live."



## Black History Month Luncheon

**Feb. 16 – 11:30 a.m. to 1 p.m.**

**Patch Community Club**

**Cost: \$5.50 per person**

- Theme: "The Niagara Movement: Black Protest Reborn, 1905 - 2005"
- Inspirational messages and beautiful music
- Soul food buffet including fried chicken, ribs, macaroni cheese, greens and more

For details contact Sgt. 1st Class Carey Williams:  
Phone: 421-2892/civ. 0711-729-2892  
E-mail [williamsc@6asg.army.mil](mailto:williamsc@6asg.army.mil)

## News & Notes

### Job, volunteer opportunities

• Army Community Services is seeking a volunteer to **facilitate an installation-wide autism support group.**

If you have a child with autism – or are knowledgeable about autism-related issues – and would like to help call Lori Everly at 430-7176/civ. 0711-680-7176.

• **Family Child Care providers** are needed on all Stuttgart-area installations. Training materials, books, clothes and other necessities are supplied, and providers can choose their own hours of operation.

For more information visit the FCC office in the Kelley Community Center or call 421-2022/civ. 0711-729-2022.

• The Stuttgart Law Center is looking for intelligent, motivated individuals to serve as **tax filers with the Stuttgart Tax Center team.**

The Law Center will provide tax preparation training and software familiarization, and will team newcomers with experienced tax professionals. For more information call 421-4152/civ. 0711-729-4152.

To apply for the tax filer position call the Civilian Personnel Advisory Center (421-2665/civ. 0711-729-2665) or visit [www.chrma.hqsareur.army.mil](http://www.chrma.hqsareur.army.mil).

### SCSC offers vendor opportunities

Food vending and service opportunities are available in conjunction with the Stuttgart Community Spouses' Club's annual Spring Bazaar March 18 to 20.

Groups are also needed to arrange such services as bazaar purchase hauling and activities for children.

Register by Feb. 21. For details call Jody Benitz at 07031-466-552 or e-mail [longjody@hotmail.com](mailto:longjody@hotmail.com).

### Running shoe clinic on Patch

A running shoe clinic will be held Feb. 1 in the Patch Fitness Center. The clinic will include injury-prevention information, and will involve taking a foot imprint, videotaping runners and analyzing their style.

Appointments are required. For details e-mail Michelle Saylor at [michelle.saylor@us.army.mil](mailto:michelle.saylor@us.army.mil).

### Football, wallyball coming to Patch

• **A unit-level 4-on-4 flag football league** (for athletes age 18 and over) will play Tuesdays and Thursdays, 11 a.m., beginning March 1 in the Patch Fitness Center.

Registration (which is free) ends Feb. 9. Coaches will meet Feb. 9 at 1:30 p.m. in the Patch Fitness Center.

• **A 3-on-3 wallyball tournament** for athletes ages 18 and over will be held Feb. 26, 9 a.m., in the Patch Fitness Center. Register at any fitness center by Feb. 18.

For details about these and other sports-related opportunities call Oliver Stith at 430-4512/civ. 0711-680-4512.

### Library offers Short Story Club

The Patch Barracks Library Short Story Club will meet Feb. 9, 6 to 7 p.m., to discuss Kurt Vonnegut's "The Bagmona Snuff Box."

For more information or to obtain a reading list call Nancy Klein at 430-5232/civ. 0711-680-5232.

### Help SNAP keep Stuttgart safe

Stuttgart's Safe Neighborhood Awareness Program will offer training Jan. 28, 10 a.m., in the Panzer Kaserne installation coordinator's office, bldg. 2974.

For more information call Earnest Epps at 430-5560/civ. 0711-680-5560 or e-mail [eppse@6asg.army.mil](mailto:eppse@6asg.army.mil).

### Make musical memories in Stuttgart

• **Join the Stuttgart Singers**, your community chorus, Mondays, 7 to 9 p.m., in the Patch Chapel.

Men, women and high school students are needed in all vocal parts. Auditions and the ability to read music are not required. Interested singers are welcome to attend several rehearsals without obligation.

For more information call Kathy Williams at 07159-44-991 or visit [www.stuttgartsingers.de](http://www.stuttgartsingers.de).

• **Learn to play piano, guitar and drums** with Stuttgart's Child and Youth Services.

Guitar lessons are offered on Patch Barracks and Robinson Barracks; piano instruction is held on Patch, RB, and Kelley Barracks; and drums are taught on Patch.

Call 430-7483/civ. 0711-680-7483 for dates, times, class fees and enrollment information.

# 'Voices 2004' examines military life in Europe

## *EUCOM holds annual quality-of-life conference in Garmisch*

Story & photo by Jen Stephan

More than 150 service members, spouses and civilians from throughout Europe gathered in Garmisch's Edelweiss Lodge and Resort Dec. 5 for the start of "Voices 2004," U.S. European Command's four-day quality-of-life conference.

The delegates were instructed to air any issues or concerns they had about life in and around the military community before panels made up of experts and leaders from EUCOM and the Department of Defense. In a taped speech, EUCOM Commander Gen. James L. Jones said the effort "will frame the agenda for...the continued growth of quality of life in Europe for years to come."

In his opening remarks, EUCOM's senior enlisted advisor, Sgt. Major John M. Mersino, encouraged participants to "focus on their needs, not personal desires" and to keep in mind "the needs of the many and not the extravagance of a few." The goal of the conference, he said, was "not to create a utopia but to find a common ground."

### *Supporting service members*

Panel discussions on topics such as deployment, remote site support and healthcare gave experts from the Pentagon and Europe a chance to apprise the delegates of issues already being addressed or considered at the highest levels – the majority of which, not surprisingly, focused on retention and the needs of deployed service members and their families.

For example, Bill Carr, acting deputy undersecretary of Military Personnel Policy, said "a promise is important" when explaining the reason behind the new \$1,000-a-month pay raise for those soldiers involuntarily extended – one of many strategies to encourage retention.

Other improvements cited by Carr included a 3.5 percent across-the-board pay raise for all uniformed personnel, the extension of Tricare benefits to deployed Reservists and their families, and a "repeal of the requirement for military members to pay subsistence charges while hospitalized."

An impressive array of entitlement and benefit improvements for wounded service members and the families of troops killed in combat was also noted, though delegates were quick to point out possible cracks in policy.

"What are we doing to support the injured and disabled Soldiers?" asked Maj. Leo Mahoney. "I've seen some disturbing reports on [television]."

"The Air Force is small enough that we can give them one-by-one attention," answered U.S. Air Force Deputy Chief of Staff, Personnel, Lt. Gen. Roger A. Brady. "I've been told to find a job for everyone who wants to stay in the service. There could not be more attention on [supporting the disabled service member] than there is."

Carr added that "[Service members] who are injured, even those with loss of limb, we've found a way to retain them in the service... we have to know where they're going so we can intercept them and offer them options."

"Rarely does a Wednesday morning go by that the secretary of defense doesn't follow up [on disabled service members]," said Michael Akin, deputy commander, Naval Installations. "This has very senior level attention, which it should."

### *Focus on families*

Lessening the stress on families living overseas was another major topic during the conference. Initiatives such as supplemental childcare (expanded hours and respite care), the Army's partnership with industry to obtain better job opportunities for spouses, and the new reintegration programs for deployed service members returning home to their families were listed, and questions were raised and answered. For example:

- Is Military OneSource (an information hotline that answers questions about everything from relocation and legal issues to where you can get your car fixed), available to those living overseas? Answer: Yes, it is.
- What about men in the military who wish to take 30 days leave to spend time with their newborn child? Answer: An initiative for a 15-day permissive temporary deployment for new dads is being discussed.

Between panel discussions, delegates were separated into six smaller focus groups, in which they were charged with debating the 407 issues brought up during the conference and narrowing them down to a more manageable number.

"Small group discussions have been very helpful," said Diana Ohman,



**Col. Edward C. Huycke, U.S. European Command surgeon, discusses an issue during a break with a fellow attendee of EUCOM's "Voices 2004" quality-of-life conference in Garmisch's Edelweiss Lodge and Resort Dec. 5.**

deputy director of Department of Defense Dependents Schools-Europe. "We've run the gamut of issues and even if it doesn't affect us directly, there's the possibility of figuring out ways to help."

### *Top issues sent to commander*

In the end, 20 issues, each with several subtopics attached, were chosen to be presented to the EUCOM commander as the most pressing and manageable.

The following were among the issues forwarded:

- Improved tuition assistance for spouses and family members and policies to make it easier for enlisted service members to obtain college degrees while on duty.
- Standardized training and education of Tricare staff and pa-

*The majority of the issues discussed during the conference focused on retention and the needs of deployed service members and their families.*

tients, with the possible addition of an external evaluation system of customer service.

- Separate reimbursements for car rental expenses during a relocation move.
- Ability of service members to send orders electronically to the housing offices where they are to be assigned and for housing offices to be more integrated with personnel systems.

The request that the military deploy service members only with proper equipment and training seemed to strike the most sympathetic chords.

Col. Patricia Mulcahy, EUCOM's director of Manpower, Personnel and Administration, praised the delegates for their hard work, but cautioned them that finding solutions for these issues would "not be a sprint, but a marathon."

*For more about U.S. European Command visit [www.eucom.mil](http://www.eucom.mil).*

# 'Radio Hour' takes audience back to the '40s

Story & photos by Jen Stephan

**A**udience members who entered the Garmisch Community Theater Dec. 9 to 11 for the musical comedy *The 1940's Radio Hour* might have thought that they had caught the cast and crew off guard.

The set was spare and seemed unfinished, with only a few microphones and stacks of mismatched chairs. There was even a ladder left center-stage, as if someone had just taken a quick break while fixing the lights.

But as cast members slowly trickled onstage, removing winter coats to reveal suits and dresses of a bygone era and snapping out one-liners in a 1940s-style patter toward people both onstage and off, the audience was let in on the joke.

They had just been transported to the basement of the "beautiful Hotel Astor" Dec. 21, 1942 and were now the "live radio audience" for a group of struggling radio performers known as WOV's Mutual Manhattan Variety Cavalcade – witnesses to not only the radio show but also the hustle and bustle surrounding it.

Accompanied by a swing band led by Bruce Gittinger in the part of "Zoot," the performers breezed through one comedic misadventure after another while delivering favorite jazz standards, comedy sketches and commercials of the time – and dedicating it all "to the boys over there."

"I thought the show would pull at people's heartstrings because it's set during a war," said Director Joanna Allred. "Also, I just love the music, costumes and dialogue of the 40s. There's a reason that that generation is called 'The Greatest Generation.'"

"I loved the play," said audience member Jamie Wert. "I thought the show was perfectly cast [and] the singing voices perfectly cast ... I love that genre of music anyways. I had a hard time not jumping up and performing myself!"



**WOV's hapless comedian/villain Neil Tilden (Ron Franklin) introduces himself during *The 1940's Radio Hour*, which will return to Garmisch in February.**



**Pops Bailey (Tim McMahon) "makes book on the phone" during a performance of *The 1940's Radio Hour* in the Garmisch Community Theater.**

Playing the part of Ann Collier, WOV's unlucky-at-love female star was Shanda Lonkhurst, performing in her first major role. "I was looking for a new and different kind of challenge and this turned out to be the most exciting thing I've ever done," Lonkhurst said. "The camaraderie among the cast and crew was phenomenal. I'm ready to do it again!"

She'll get her chance. Back by popular demand, the production will have a second run of performances in Garmisch in February and will be judged as part of the U.S. Army, Europe, Tournament of Plays.

"It's great to have an opportunity to perform the play again," said Ron Franklin, who plays hapless comic Neil Tilden. "I look forward to the challenge of replaying Neil – a comedian who's also a villain."

Community members were also excited to hear that the show would be re-performed – and many, like Cheri Wilhelm, were quick to give it their highest recommendation. "[The 1940's Radio Hour] was well worth going to," Wilhelm said. "I give it two thumbs up!"

# DAPS adds splash of color

## Kelley Barracks-based printing service expands ability to meet customers' needs

Story & photo by Brandon Beach

**T**he Kelley Barracks-based Document Automation & Production Service – better known as DAPS – is now offering high-capacity color printing to the Stuttgart military community.

John Day, DAPS's lead operating technician in Stuttgart, said the installation of a new Xerox WorkCentre Pro 40C machine has significantly enhanced the services DAPS will be able to offer to its customers.

"I think the community will be impressed," Day said. "DAPS can now produce color posters as large as 12 by 16.5 inches, and can press, fold and staple booklets of various sizes."

### High-tech specs

Operating at 1,200 dots per inch and at a rate of 22 pages per minute for full-color prints and 40ppm for black-and-white pages, the WorkCentre has just the right firepower to make any printing geek drool.

And with three 520-sheet paper trays and a 100-sheet bypass tray, the WorkCentre spins out razor-sharp copies at a surprisingly fast rate.

Day believes the new color printer will attract more community customers to choose DAPS for their printing needs.

"Many people in the past didn't come along because DAPS didn't offer color as an option," Day said. "Now we have those capabilities."

### Wide range of services

In addition to full-color copying, the Stuttgart DAPS office offers many other services, including booklet creation with center stapling; folding capability such as half-folds and tri-folds; and high-speed printing for quick turn-around delivery.

In 2004, DAPS Europe Office Group launched a new online ordering system that makes placing orders, tracking documents and managing accounts easier. Visit <https://www.europe.daps.dla.mil> to register a new user account.

### The man behind the machines

Besides overseeing the printing, folding, stapling and binding of over 200,000 "impressions" (translation: one page, one print) at DAPS each month, Day also spends much of his time



**DAPS technician John Day shows off the new Xerox Work Centre Pro 40 C-machine, which brings color copying capabilities to DAPS's Kelley Barracks service center.**

*DAPS has also launched an online system for placing orders, tracking documents and managing accounts. To create an account visit <https://www.europe.daps.dla.mil>.*

perfecting his other talent: cooking.

Day arrived in the Stuttgart military community some 20 years ago to run the Robinson Barracks Community Club kitchen as head chef of operations. The kitchen, which served breakfast, lunch and dinner six days a week, closed 10 years ago when its contract with the Hilltop Hotel expired, Day said.

Since 1997, Day has been a one-person act in the DAPS office – located in building 3314, room 114, on Kelley Barracks – helping community organizations develop solutions for their printing needs.

*To learn more about DAPS visit [www.daps.dla.mil](http://www.daps.dla.mil) or call the Stuttgart office at 421-2626/civ. 0711-729-2626.*



**A technician controls an EOD robot via remote control Jan. 6 in Baghdad, Iraq.**

## Robots performing wonders in Iraq

Story & photo by Spc. Jonathan Montgomery  
Multinational Corps – Iraq Public Affairs Office

**W**henver an explosive ordnance disposal technician heads downrange, one thing is certain: the robot goes first.

"The cost of losing a robot is not nearly as close as losing a trained EOD person," said Sgt. 1st Class Gregory Carroll, noncommissioned officer in charge of the 184th Ordnance Battalion, an EOD robotics team from Fort Gillem, Ga., deployed to Baghdad. "Time on target is our biggest danger, and these robots eliminate us from having to go downrange if we don't have to."

The robot systems have saved numerous lives by helping to wipe away the daily threat posed by improvised explosive devices, Carroll said.

Not surprisingly, 95 percent of all EOD robots are used for reconnaissance missions and delivering explosives for detonation, Carroll said.

"We wouldn't have EOD guys if we didn't have robots to take the hit," he said. "These robots are a human cost-saving mechanism."

Able to be thrown in the back of a helicopter or tactical vehicle with ease, the robots are designed primarily as a track vehicle with a retractable arm claw and camera, but are also capable of being armed with a grenade launcher or other infantry arsenals.

"You put this on the ground, and people know who you are," Carroll said. "[Iraqi] kids go 'Boom! Boom!' when they see us because they know an explosion is going to happen. People start to scatter."

A well-working robot completes more than 1,000 missions during its theater tenure, said Marine Master Sgt. Thomas Bogosh, senior noncommissioned officer of the Joint Robotic System Repair Station in Iraq.

"A year's worth of work back home is equal to one day in Iraq for these robots," he said.



Andrew Hough (Army News Service)

## Army adapts, adopts NASCAR technology

**NASCAR-inspired windshield tear-offs will soon provide Army helicopters with an extra layer of protection from sand, rocks and debris. The tear-offs are clear pieces of Mylar seven millimeters thick that are molded to the shape of the windshield. Mylar has all of the optical qualities of regular glass, and stands up to abrasions better than glass because it has more give to it.**

# 2004 CFC-O campaign a success

## 6th ASG, EUCOM surpass last year's collection total

By Melanie Casey

When the Combined Federal Campaign – Overseas began Oct. 5, U.S. European Command Chief of Staff Lt. Gen. Colby Broadwater urged unit coordinators to make personal contact with eligible service members and civilians to ensure the success of the campaign.

That they did.

In Stuttgart, the CFC-O campaign consists of two components: the 6th Area Support Group and Headquarters, U.S. European Command. This year, both amassed record-breaking campaign contributions.

### Making contact the key

One goal of this year's effort was to ensure that every eligible contributor was "contacted to at least be given an opportunity to give if they chose to do so," said Bob Rainbolt, the 6th ASG's program manager. "Boy howdy, did they give." They gave with all their hearts."

The 6th ASG (including Stuttgart, Garmisch and Oberammergau) boasted total contributions of more than \$103,000, as well as a 53-percent participation rate and an average gift of \$167 – both of which are above the Army average, Rainbolt said. "It was the best year ever for Stuttgart," he added.

Last year in the 6th ASG (which then also included Bad Aibling) the participation rate was 34 percent and the average contribution was \$148.

Headquarters, EUCOM, collected just over \$419,000, with a participation rate of 64 percent and an average gift of \$298. During the 2003 campaign, EUCOM's total was \$346,000 with a

### Local CFC-O results

- The 6th Area Support Group boasted total contributions of more than \$103,000 with a 53-percent participation rate and an average gift of \$167.
- Headquarters, U.S. European Command contributed just over \$419,000, with a 64-percent participation rate and an average gift of \$298.

participation rate of 54 percent and an average gift of \$280.

### European effort also a success

Europe-wide, the CFC-O collected more than \$15 million, \$2 million more than last year's effort. This year's total was also \$3 million more than the agency's goal of \$12.1 million.

The CFC is the only organization allowed to solicit federal employees on behalf of charitable organizations. It offers more than 1,600 charities from which participants can choose.

A CFC awards luncheon will be held at the Patrick Henry Village Pavilion in Heidelberg Jan. 28. All unit coordinators are invited. For details call Rainbolt at 421-4395/civ. 0711-729-4395 or e-mail rainboltb@6asg.army.mil.



Petty Officer 3rd Class Tyler J. Clemets (Army News Service) CFC contributions assist a number of charities and organizations, including those involved in assisting victims of the December tsunami.

## DoD fighting identity theft

By Cpl. Micah Snead  
www.usmc.mil

Locks, bars and chains can't help protect an individual's identity, but the Department of Defense is taking steps to protect service members, their families and civilian employees from being victimized by identity thieves.

Identity thieves use an individual's name, address, social security number, bank or credit card number or other identifying information illegally.

Five years ago, the Federal Trade Commission received slightly more than 20,000 complaints related to identity theft.

By 2004, the number of complaints reached nearly 215,000. As a result of this rise in complaints, the DoD is seeking new ways to fight identity theft.

For example, in February the Defense Finance and Accounting Service announced that it would begin dropping the first five digits of a person's social security number from pay statements and checks.

The change was made for all hard copy LESSs; however it does not apply to electronic copies of statements found on myPay, the online pay information system at <http://mypay.dfas.mil>.

In November, the Department of Veterans Affairs updated the Veterans Identity Card to align closer with the Armed Forces Identity Card and to safeguard confidential information.

"The new identification card ensures veterans' personal information is protected," said VA Secretary Anthony J.



U.S. Postal Service

Principi.

The following signs may indicate that an identity theft has taken place:

- Noticing unexplained charges or withdrawals on your financial account.
- Receiving credit cards for which you did not apply.
- Being denied credit for no apparent reason.
- Receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

The FTC encourages consumers to take several immediate steps if they believe they are victims of identity theft:

- Contact the three major credit bureaus,

(Equifax, Experian and Trans Union) and place a fraud alert on your credit file.

- Close the accounts that you know or believe have been tampered with or opened fraudulently.
- File a police report.
- File a complaint with the FTC.

Consumers who make themselves aware of their rights and guard against identity theft will be able to navigate calmer seas in the financial ocean.

The full text of this article is available on [www.usmc.mil](http://www.usmc.mil). For more information about identity theft visit [www.consumer.gov/idtheft/index.html](http://www.consumer.gov/idtheft/index.html).

## DFAS overpays 53,000 Soldiers

By Eric W. Cramer  
Army News Service

Soldiers who see an extra few hundred dollars in their mid-month January paychecks should wait before spending it.

The Defense Finance and Accounting Service made an error that will cause about 53,000 Soldiers to be paid too much in January. The Army will collect the funds from upcoming paychecks to restore financial balance.

Most of the affected Soldiers will receive overpayments of between \$200 and \$300.

Those who received less than \$500 extra will see the drawback in the January end-of-month paycheck, said Col. Kenneth Crowder, director of Army Pay Operations for the Defense Finance and Accounting Service.

To reduce any potential hardship for Soldiers, the Army will "draw back" any overpayments of \$500 and more in two installments, officials said.

The affected Soldiers are those who have Army meal cards, but who are authorized for reimbursement for some meals.

Crowder said an incorrect date entered into a computer database caused the error.

He said DFAS was changing to the new rate for meal reimbursements when a data entry error backdated the change to 2004.

He said DFAS is notifying the affected Soldiers via their Army Knowledge Online accounts and through their chains of command.

"Every Soldier involved will receive a specific, personal e-mail explaining what occurred and what the corrective actions are," Crowder said.

# Debt *can* be defeated

## *Keeping close eye on finances first step to fiscal success*

*A matter of mindset:*  
ACS expert cites discipline,  
dedication as essential

By Hugh C. McBride

Herman Hurd can help make all your financial dreams come true.

There's a catch, of course – one that anyone who's ever tried to lose weight, earn a degree or get through boot camp will be familiar with: It's going to take discipline.

"If you don't have discipline when it comes to your finances, you're asking for trouble," said Hurd, the financial readiness program manager with Stuttgart's Army Community Service.

With years of experience in both the financial and military worlds – he is not only an accredited financial counselor, but also an Army retiree – Hurd is well prepared to help community members get out from under burdensome debts and put themselves on the path to financial solvency.

But with that experience has come the realization that no plan can succeed without the willing participation of the indebted individuals.

"These are things that are near and dear to my heart," Hurd said.

### *Facing the facts*

January is a busy time for Hurd and other financial counselors, as many consumers find themselves facing the cold "morning after" reality of holiday-inspired spending sprees.

Whatever the reason behind the debt, though, Hurd's initial advice doesn't change: Face the facts, because attempting to avoid your responsibilities will only make matters worse.

"I see too many people who are running scared because their debts have been sent to collection agencies," Hurd said. "Don't run from something you have signed your name to."

Whether their debt remains in the hands of a credit card company or has been sold to a collection agency, Hurd can help community members contact the appropriate organizations and begin the process of erasing their deficit. In addition to helping them to navigate the often murky waters of the debt collection and repayment process, Hurd also helps his customers change the behavior that led them into indebtedness in the first place.

"You don't want Visa and American Express and Diner's Club to be making money off of you," he said, noting the spiralling interest rates that can threaten to overwhelm consumers who have overextended themselves with their credit cards.

### *Charting a course*

Regardless of one's current level of debt, Hurd said, the first step toward financial independence is creating a plan. The second step is sticking to it.

In an atmosphere of strict confidentiality, Hurd



Hurd

*‘There’s not a person in the military who cannot save at least a little bit of money every month ... but you’ve got to have the discipline.*

**Herman Hurd**

*Army Community Service  
Financial Readiness Program Manager*

### **Herman Hurd's debt-reduction tips**

- **Brown-bag it** – In addition to being healthier than heading for the food court every afternoon, bringing lunch from home is a good start toward controlling your food budget.
- **Don't spare the change** – Empty your pockets of spare change at the end of every day, and store the coins in a jar. Over the course of a year, the money you never noticed can add up to a nice chunk of change.
- **Freeze your spending** – Put your credit cards into a plastic bag, place the bag in a bowl of water and freeze it. The time required to thaw the cards out will prevent impulse purchases.

helps his customers to evaluate the state of their finances, set goals for their futures, and identify the changes in spending and saving that will enable them to meet their objectives.

Though the process is a standard one, the input and the results are highly personal, he said.

"You can't look at your neighbors and co-workers and assume you can spend like they do," Hurd said. "You don't know their financial situation, and you don't know what their goals are."

Hurd has helped dual-income couples chart a course toward saving one partner's entire paycheck each month, and has steered other customers toward the "spare change" mentality of starting small to build one's savings.

"If you can put away a dollar a day plus the spare change in your pockets, you're saving money," Hurd said. "There's not a person in the military who cannot save at least a little bit of money every month ... but you've got to have the discipline."

*For more about the Stuttgart Army Community Service's financial readiness program call 430-7176/civ. 0711-680-7176. In Garmisch call 442-2777/civ. 08821-759-777.*



www.photos.com

**Ben Franklin may have been onto something after all ("A penny saved is a penny earned" – you do remember ol' Mr. Franklin's words of fiscal wisdom, don't you?). Whether you are digging yourself out of debt or adding your personal mountain of cash, experts advise taking small steps to increase your level of financial success. Actions as seemingly insignificant as bypassing fast-food lunches and saving one's spare change can, if done on a regular basis, add up to significant savings. The key, many advisors insist, is adapting one's "money mindset" to make savings a priority, not an afterthought.**

# Resolve to make 2005 your 'smart money' year

### **Institute of Consumer Financial Education Release**

Many people welcome the new year with a burst of newfound energy and a desire to do things differently. Resolutions abound, but many are often accompanied with the "but firsts" – for example, you want to save some money, but first pay off credit cards. The "but firsts" become disincentives to change anything at all.

The Institute of Consumer Financial Education has compiled five "but-first-free" resolution solutions for 2005.

All may be implemented the moment they are read. All are simple, proven and effective ways to do things differently with personal finances. They are called resolution solutions because they will help individuals who use them keep more of their income and do more with what they keep.

#### **1) Resolve to become a comparison spender.**

There are two forms of overspending. There is the borrow and spend crowd and the overpayers. The overpayers comprise the largest group of overspenders in America, because an estimated 60 to 65 percent of consumers pay too much for goods and ser-

vices. Comparison spending will put a quick stop to that financially detrimental practice.

For example: Popular gift items for Christmas 2004 were the handheld kitchen appliances called "Gizmos" from Black and Decker. When first advertised, Gizmos retailed at \$29.95.

Within a week they were being advertised in a major drug store chain flyer for \$24.95. The best buy, however was for \$19.88 at two other discount retailers. Comparison spending on this item saved a quick \$10.

#### **2) Resolve to become a regular saver.**

When it comes to saving money, most people will simply stop at nothing. In other words they never seem to get started. (If this sounds familiar, it may be because that's the way it often is for other new year's resolutions too.)

A regular saver is one who saves a portion of all income. Becoming a regular saver is quick, simple, and something most people can do every day. Start right now by taking a dollar bill and all of your pocket change and set it aside. Do this every day, even on the weekends. You've just started saving more than \$30 a month.

Another trick to help save a little more is to take all the folding

money with your initials on the serial number, and save those bills (event the \$50 and \$100 ones).

#### **3) Resolve to extend the value of your income.**

Get more bang for your bucks whether they are invested or being spent on entertainment, real estate or even yourself. Part of becoming a regular saver is looking for ways to save money in every part of your life.

For example: 30 cents of every take-home dollar is spent on household and grocery items. The best and most immediate way to extend the value of your household and grocery spending dollar is to take advantage of coupons, rebates and special sales.

Time is money, so think of it this way: If it takes 15 minutes to clip coupons out of the Sunday paper and grocery flyers in the mailbox, and you save ten percent (or \$10 on a hundred dollar tab), your efforts have been worth an average of \$40 per hour.

#### **4) Resolve to increase your net worth.**

Increasing one's net worth is done by accumulating money and other assets (as opposed to piling up the debts).

Individuals also increase their net worth by having their as-

sets appreciate and by paying down indebtedness. With every financial decision you make, you are either building up or tearing down your net worth.

Starting today, keep this thought in mind and resolve to increase your net worth while staying off the deconstruction crew.

#### **5) Resolve to get your free credit files.**

One of the best gifts to consumers in 2004 from Congress was the ability to get free credit reports annually from the three major credit reporting agencies.

Credit reports track a person's history of borrowing and repaying money, and can be used by potential creditors, insurers, landlords and even employers to evaluate an individual's financial trustworthiness.

By September 2005 all U.S. residents will be eligible for these free reports, which are being rolled out nationwide according to a west-to-east timetable. (For more about this opportunity, see the article on page 10.)

*For more information from the ICFE visit [www.financial-education-icfe.org](http://www.financial-education-icfe.org).*

## *Free money? Think again.*

Making minimum payments  
on credit cards costs time, money

*One of the advantages of using credit cards is easing the impact of a major purchase by spreading the payment out over a matter of months.*

*However, every service comes with a price, and credit card companies are no exception.*

*As the chart below demonstrates, even with a*

*relatively modest interest rate (and no late payments, which can drastically raise the rate) a considerable commitment of time and money can be required to repay a debt via minimum monthly payments.*

*The chart also documents how extra payments each month can result in significant savings.*

**Amount charged/borrowed: \$1,500**

**Annual interest rate: 11.5%**

1. Monthly payment: **\$25** – Time to repay debt: **7 years, 6 months**

**Total amount repaid: \$2242.78 (balance plus \$742.78 in interest)**

2. Monthly payment: **\$45** – Time to repay debt: **3 years, 5 months**

**Total amount repaid: \$1815.82 (balance plus \$315.82 in interest)**

3. Monthly payment: **\$60** – Time to repay debt: **2 years, 5 months**

**Total amount repaid: \$1723.06 (balance plus \$223.06 in interest)**

4. Monthly payment: **\$120** – Time to repay debt: **1 year, 2 months**

**Total amount repaid: \$1605.50 (balance plus \$105.50)**

*Financial analysis provided by the Utah State University Extension Service PowerPay program.  
For more information visit [www.extension.iastate.edu/financial/powerpay.html](http://www.extension.iastate.edu/financial/powerpay.html).*

# Know your score? You should.

## FTC grants consumers free annual access to credit reports

### Federal Trade Commission Release

**U**.S. consumers have – or will soon be getting – the ability to get free copies of their credit reports. A recent amendment to the federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to provide individuals with a free copy of their credit report, upon request, once every 12 months.

Compiled by three nationwide companies – Equifax, Experian and Trans Union – credit reports are used by potential creditors, insurers, employers and other businesses to evaluate various aspects related to a person's financial history and established record of trustworthiness.

Beginning Dec. 1, 2004, consumers in western states were the first to be able to order free credit reports under the federal law. Individuals in other states will be able to order their copies according to a regional roll-out (*see box below right*).

The following are answers to some frequently asked credit-related questions:

#### Q: Why would I want to get a copy of my credit report?

**A:** You may want to review your credit report for a number of reasons. Here are three of the most prevalent:

- Because the information it contains affects whether you can get a loan – and what interest rate you will have to pay.
- To make sure the information is accurate, complete and up-to-date before you apply for a loan for a major purchase.
- To help guard against identity theft. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

#### Q: What if I find errors – either inaccuracies or incomplete information – in my credit report?

**A:** Under the Fair Credit Reporting Act, both the consumer reporting company and the information provider are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights under this law, contact the consumer reporting company and the information provider and inform them – in writing – what information you think is inaccurate.

Consumer reporting companies must investigate the items in question unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information.

If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting companies so they can correct the information in your file. When the investigation is complete, the consumer reporting company must give you the written results and a free copy of your report if the dispute results in a change.

#### Q: What can I do if the reporting company or information provider won't correct the information I dispute?

**A:** If an investigation doesn't resolve your dispute, you can ask that a statement of the dispute be included in your file and in future reports.

You also can ask the reporting company to provide your statement to anyone who received a copy of your report in the recent past – but expect to pay a fee for this service. If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the provider reports the item to a consumer reporting company.

#### Q: How long can a consumer reporting company report negative information?

**A:** A consumer reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions; information reported in response to your application for a job that pays more than \$75,000 a year; and information reported because you've applied for more than \$150,000 worth of credit or life insurance.

Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.



www.photos.com

**Credit allows consumers to enjoy goods and services without having to pay the entire bill up front – but a poor credit report can limit or eliminate an individual's ability to get a loan, qualify for a credit card or even get a job. Financial experts advise consumers to check their credit reports to ensure that no incorrect information is negatively impacting their ability to secure credit.**

*If you get an e-mail or see a pop-up ad claiming it's from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three nationwide consumer reporting companies, it's probably a scam.*

#### Q: Should I order a report from each of the three nationwide consumer reporting companies?

**A:** It's up to you. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect all, or the same, information in your reports from the other two companies.

#### Q: Can my employer get my credit report?

**A:** Your employer can get a copy of your credit report only if you agree. A consumer reporting company may not provide information about you to your employer, or to a prospective employer, without your written consent.

#### Q: How do I get a copy of my free report?

**A:** The Web site [www.annualcreditreport.com](http://www.annualcreditreport.com) is the only authorized source for your free annual credit report from the three nationwide consumer reporting companies; however, [www.annualcreditreport.com](http://www.annualcreditreport.com) and the nationwide consumer reporting companies will not send you an e-mail asking for your personal information.

If you get an e-mail or see a pop-up ad claiming it's from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three nationwide consumer reporting companies, it's probably a scam.

#### Q: Where can I learn more about credit-related issues?

**A:** Visit the FTC Web site, [www.ftc.gov](http://www.ftc.gov).

## Credit report access moving across U.S.

**T**he opportunity for U.S. consumers to request free credit reports is being phased in over a nine-month period.

- Consumers in the **Western states** – Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming – have been able to order their free reports since **Dec. 1, 2004**.

- Consumers in the **Midwest** – Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin – can order their reports beginning **March 1**.

- Consumers in the **South** – Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee and Texas – can order their free reports beginning **June 1**.

- Consumers in the **East** – Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia, as well as the District of Columbia, Puerto Rico and U.S. territories, can order their reports beginning **Sept. 1, 2005**.

Copies of free credit reports can be accessed via the following means:

- Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Call (U.S.) 877-322-8228.
- Complete the Annual Credit Report Request Form (which can be downloaded at [www.ftc.gov/credit](http://www.ftc.gov/credit)) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

# Reunited couple rekindles romance

## *Soldier stationed on Patch in 1947 finds one he left behind*

Story and photo by Melanie Casey

They say you never forget your first love. Andrew Miller certainly didn't. While stationed on Patch Barracks in 1947 as a 19-year-old private, Miller met Else Bauer Baumgartner, an 18-year-old local national. The two struck up a friendship, and, shortly thereafter, a brief romance.

The two parted ways in 1948 when Miller was assigned to a unit in Oberammergau and then returned to the States a few months later. They never saw each other again.

Until November 2004, that is.

After an extensive and exhaustive search spanning several years, Miller finally found Baumgartner in the spring of 2004. Fifty-six years after saying goodbye, they saw each other again when he traveled to Stuttgart to see his lost love.

### *A mysterious letter*

In 1950, Miller, who had returned to his hometown of Bedford, Pa., after his tour in Germany, received a letter, written in German, from Baumgartner – or so he thought.

Since he couldn't read the letter and couldn't find a translator, Miller said, he assumed she had written to tell him that she had a boyfriend and was getting married. "I would never cause her any problems," Miller said. "I would have been happy for her."

But, as it turns out, Baumgartner never wrote that letter, and she didn't get married until 1952. Just who wrote it remains a mystery.

With the help of translator Edith Hoffman, who works at Army Community Service and who helped facilitate the couple's visit to Patch Jan. 11, Baumgartner said she is still

*I never gave up on her. I always thought about her and how she was doing after all those years.*

**Andrew Miller**  
*Discussing Else Baumgartner*

angry at whoever wrote that letter.

After marrying, Baumgartner had two sons and worked as a nurse. She never left the Stuttgart area and currently lives in Neugereut near her children. She said she thought of Miller in the beginning and wondered what had happened to him, but once she was married she didn't think of him any more.

### *Never gave up*

After Miller received the mysterious letter, he had no further contact with Baumgartner. He married in 1955, had two children and worked for 32 years in a steel mill.

His wife knew about Baumgartner, Miller said, because he had saved some of the correspondence the two had shared. "I always said I wanted to come back when I left [Germany]," Miller noted, but "I didn't have the slightest idea how to get back." His wife, who was afraid to fly, would never agree to a visit.

After his wife died in the fall of 2003, Miller began to search in earnest for his lost love. With only her maiden name and 1947 address to go on, he wasn't sure how to begin. He started by looking for information about her from some of her relatives in the States. With no luck

there, Miller resorted to using the Internet with the help of a friend, and placed both his and Baumgartner's photos on a "missing persons"-type of Web site. This, too, proved to be a dead end.

"I never gave up on her," Miller said. "I always thought about her and how she was doing after all those years."

Finally, Miller's niece contacted the *Deutsches Rotes Kreuz* (Red Cross) on his behalf. She filled out the necessary paperwork and in March 2004, the DRK contacted her to tell her they'd found Baumgartner and that she had authorized contact.

Baumgartner – whose husband died in 1987 – was "very surprised to find that [Miller] was looking for her," Hoffman said. At first, she was hesitant to contact him, but the DRK explained how hard he had worked to find her, so she acquiesced.

### *Reunion*

After Miller discovered where Baumgartner was living and had her address and phone number, he first wrote her a letter telling her he wanted to be friends with her again. He also wanted to meet her and her whole family.



**Andrew Miller and Else Baumgartner, who recently reunited after 56 years, take a stroll around Patch Barracks Jan. 11.**

Later, he had a German-speaking neighbor call Baumgartner. Miller spoke with her briefly (he speaks little German and she little English), which was "the first contact I had with her, really, since 1947," he said. "At least I heard her voice."

Miller decided he would come to Stuttgart for a visit, and on Nov. 5 he and his lost love were reunited. They spent more than two

months visiting and getting to know each other again. Miller said he hopes to return for another visit in May and, eventually, relocate here permanently.

The couple visited Patch Barracks Jan. 11 so Miller could revisit his old duty station.

Their story, Hoffman said, is a "very good example of German-American friendship that has lasted more than 50 years."

## After 64 years, 'Bulge' vet retires

By Eric W. Cramer  
*Army News Service*

Sixty years ago, Eric Orsini was a tank officer in the 14th Armored Division, helping to clean up after World War II's Battle of the Bulge.

On Jan. 28, he'll retire, having served as an enlisted man, officer and civilian employee for 64 years – most recently in Washington, D.C.

"I joined before World War II, for a year. Six months into my enlistment, the war started and I was in for the duration, which turned out to be several years, as you know," Orsini said.

During the war, he earned a Bronze Star, a Silver Star, a Purple Heart and went to Officer Candidate School, receiving a commission as a lieutenant.

"After the war, I wanted to



**Eric Orsini (above left at his 87th birthday celebration, and right during W.W II) is retiring after 64 years of military and civilian service.**

travel. I'd been in Europe and there was an opportunity to go to the Pacific, so I stayed in. One thing just led to another," he said.

After leaving active duty in 1971, he began a civilian career as a logistics expert.

Through all the years, one thing remains the same, Orsini said, "It's still the Army. We're fit to fight and fight whenever we're called on."



# ‘Operation Photo’

## Duo collects digital cameras for deployed service members’ families

By Sgt. 1st Class Doug Sample  
American Forces Press Service

Jennifer Petersen of Ladera Ranch, Calif., made a New Year’s resolution to help make the world a better place for her 18-month old daughter, Kayla.

And she is hoping to fulfill that resolution by helping the families of service members who, she said, are “not only protecting our country, but protecting our world.”

By the end of February, Petersen, 28, hopes to collect at least 10,000 digital cameras to give to families of deployed service members so they can share photos with loved ones serving abroad in the war on terror.

Petersen co-founded Operation Photo with Mitch Goldstone of Irvine, Calif., a close friend and owner of a local online photo service where she once worked.

Goldstone said the cameras will be distributed to families through the military support organization Operation Homefront, a San Diego-based nonprofit group that aids families of deployed service members.

Goldstone said he plans to send an announcement to customers of his business, asking them to donate their used digital cameras. He also is soliciting businesses to donate.

As a further incentive to get people to donate, Goldstone said, he is offering a \$25 online gift certificate for developing services at his company.

“You hear the stories about service members overseas who have never seen their children – their wives gave birth after they deployed,” Petersen said. “So I was thinking of a way they could still watch their kids grow up, and digital cameras, God bless them, are the way.”

She noted that many people have digital cameras they are not using. “Rather than sitting and collecting dust, they may as well go to a family that could use them to share memories of their loved ones,” she said.

“Being away without my daughter would kill me,” she admitted, “and I can’t imagine the Soldiers who are away from their families for weeks, months, a year. I don’t know how they do it; they are much stronger people than I am.”

Petersen, a professional wedding photographer, said she knew Goldstone, a community activist, would be eager to

### PHS class helps bridge gap between home, downrange

As Operation Photo attempts to collect 10,000 digital cameras for families of deployed troops, a group of Patch High School students are undertaking a local effort to connect Stuttgart-area families with loved ones downrange.

Under the direction of teacher Walter Fritz, PHS video production class members will record, compress and send one-minute video messages to deployed service members.

Individuals and families are encouraged to bring photos and other items of significance with them to the taping session to help send a bit of home downrange.

For more information or to make an appointment to record a message call Fritz at 430-5911/civ. 0711-680-5911. – *Hugh C. McBride*

help, as he had demonstrated his patriotism in the past.

Shortly after the Sept. 11, 2001, terrorist attacks, Goldstone co-founded “Economic Patriotism in Irvine and Coast to Coast,” an effort he said organized 5,000 tourists to travel by airline to New York City to help stimulate commerce for the city and to prove it was safe to fly.

Goldstone said he was willing to help Petersen in her effort because he’s been in the photo business for some time and understands “the impact, and how important a single photographic print is.”

“They’ve been overseas for a long time now, and nothing would please me more than to share the power of a photograph with them,” he said.

“I’d love nothing more than [for] our troops abroad to be able to hold pictures of their families. That is such a powerful, motivating factor for boosting morale.”

For more about Operation Homefront and Operation Photo visit [www.operationhomefront.net](http://www.operationhomefront.net).

## ‘Baby bundles’ being delivered to military moms

By Robert Hansgen  
Defense Commissary Agency

As service members deploy and redeploy in support of Operation Iraqi Freedom, a mini baby boom is in the works, according to Defense Commissary Agency officials who are planning “baby bundles” for expectant moms.

A Gerber Baby Product initiative, the “bundles” are now arriving at Marine Corps bases around the world.

DeCA officials said the packages will soon be available on Army, Air Force and Navy installations, where they will be distributed through new parent support programs at military installations.

The bundles include a baby wash and shampoo sample, pacifier, feeding plan and numerous coupons on Gerber product lines. Also included in the bundle is a commissary message welcoming the new baby to the military family and outlining some of the advantages of shopping the commissary.

“With the addition of a new family member, the commissary benefit and savings of 30 percent or more becomes more important to military families,” said Patrick B. Nixon, acting director and chief executive officer for DeCA. “It is also a chance to thank all the new mothers who serve on the frontlines or the home front.”

“At Gerber, we know that deployments coupled with expecting a new baby can cause mental and financial stress on military families, and we want to do our part to support programs that are helping families cope during this difficult time,” said Jim Burkley, national account manager for Gerber Baby Products.

Overall, 5,000 bundles will be distributed to new parents and expectant mothers.

The Defense Commissary Agency operates a worldwide chain of nearly 275 commissaries providing groceries to military personnel, retirees and their families.

For more about the baby bundles or other DeCA-related information visit [www.commissaries.com](http://www.commissaries.com).

## Application deadline nears for \$1,500 commissary scholarships

By Adam Austin  
Defense Commissary Agency

The deadline to apply for \$1,500 scholarships from the “Scholarships for Military Children” program is Feb. 16.

At least one scholarship will be awarded at every commissary location with qualified applicants, agency officials said. The application can be downloaded from the Defense Commissary Agency’s Web site or from the Scholarships for Military Children site.

Copies of the application also are available at commissaries worldwide.

Edna Hoogewind, DeCA’s liaison to the program, stressed that students should emphasize writing the essay portion of the application.

“In past years, the essay has been a key factor in deciding among the many outstanding applicants,” Hoogewind said. This year’s topic is “How has the heightened awareness of terrorism impacted your life?”

The scholarship program is open to unmarried children under 21 (23 if enrolled in school) of active duty personnel, National Guard and Reserve troops and retired service members.

Eligibility will be determined using the Defense Enrollment Eligibility Reporting System database. Appli-

*This year’s essay topic is ‘How has the heightened awareness of terrorism impacted your life?’*

cants should ensure that they, as well as their sponsor, are enrolled in the DEERS database and have a current identification card.

Applicants must be planning to attend, or already be attending, an accredited college or university full-time in the fall term of 2005, or be enrolled in a program of study designed to transfer directly into a four-year program.

The Scholarships for Military Children program is in its fifth year and has awarded nearly 3,000 scholarships and more than \$3 million since the first scholarship was awarded. Scholarships are primarily funded through voluntary donations from manufacturers, brokers and suppliers that sell products in commissaries.

For more information visit [www.commissaries.com](http://www.commissaries.com) or visit any commissary.



photos by Hugh C. McBride

First-year Stuttgart Piranha Morgan Perry, 15, takes a deep breath and concentrates on the wall as he swims the butterfly during the Piranhas' home meet Jan. 16 in Vaihingen. The Piranhas hosted the Geilenkirchen Orcas, Kaiserslautern Kingfish, Eifel Sharks and Wiesbaden Wahoos during their second and final home meet of the season.

## *In the swim of things in Stuttgart*

*Story, additional photo page 15*



Megan Taylor approaches the halfway point of her 50-meter breast stroke heat during the Jan. 16 meet.



[Above] Jackie McGibbon (left) and Heather Vroegindewey offer words of encouragement to a teammate during the Piranhas meet.



[Left] A Piranha makes his way off the starting block Jan. 16 in Vaihingen.

The Jan. 16 meet marked the end of the home season for the Stuttgart squad, but the area swimmers have two more chances to compete this year: The European Forces Swim League divisional meet is Jan. 29 in Geilenkirchen, and the EFSL's two-day championship meet is Feb. 5 and 6 in the Munich Olympiapark's historic Schwimmenhalle – the site of Mark Spitz's record-breaking performance during the 1972 Summer Olympics.

# Piranhas near end of successful season



**Stuttgart Piranha Sara Haas smiles after winning her heat during an Oct. 3 meet in Vaihingen. The Piranhas will close out their season at the EFSL championship meet in Munich.**

Hugh C. McBride

## Stuttgart squad sending at least 16 swimmers to 'champs' meet

By Melanie Casey

**B**lame Michael Phelps. The 19-year-old American swimming sensation, who brought home five gold and two bronze medals from this year's Summer Olympics in Athens, might be one reason the 2004-2005 Stuttgart Piranhas swim team doubled in size.

Jumping from about 50 swimmers last year to more than 100 this season was an adjustment for the team – as well as the coaching staff. Although practice time was limited and lanes were tight as swimmers often competed for space, this year's squad pulled together and became a cohesive unit, resulting in strong athletes and, often, even stronger friendships.

During the 5-month-long season, which began in September, swimmers traveled to Kaiserslautern, Bamberg and Lakenheath – among other destinations – to compete against other members of the European Forces Swim League.

### Making it to champs

Some Piranhas participated just for the fun or the exercise. Others were trying to claim a berth in the EFSL championship meet (colloquially known as "champs"), which takes place in February in the historic *Schwimmhalle* in Munich's Olympiapark.

The pool used for champs is the same one in which American swimmer Mark Spitz won his historic seven gold medals during the 1972 summer games.

### Swimming toward Munich

*With one meet remaining, the following Piranhas have already qualified for February's EFSL championship meet in Munich:*

- |                   |                        |
|-------------------|------------------------|
| • CJ Beatty       | • Christopher Noelting |
| • Meredith Beatty | • Emmaline Perry       |
| • Christy Bolley  | • Kevin Perry          |
| • Ellie Cayford   | • Savion Porterfield   |
| • Elise Dalley    | • Silas Porterfield    |
| • Scott Kellner   | • Rose Richardson      |
| • Brad Lenkeit    | • Kyle Rogers          |
| • Aubree Lovett   | • David Skelly         |

Stuttgart's champs swimmers, most of whom met a qualifying time in order to take part in the event, will compete against qualifiers from the other 17 EFSL teams. This year's competition will take place over two days – an EFSL first.

The team travels to Geilenkirchen Jan. 29 for the Rhineland Divisionals competition. The divisional meet is the Piranha swimmers' last chance to qualify for champs.

*For more information about the European Forces Swim League visit <http://swimefsl.ritanet.net>.*

# Dollars & \$ense

Are you on the road to riches – or the path to the poorhouse?

## Quiz

1. I always set aside at least ten percent of my income for savings and investing via payroll deduction.  

☐ Yes ☐ No ☐ Sometimes
2. I always contribute the maximum amount to my employer sponsored pension plans in order to get the maximum contribution from my employer every year.  

☐ Yes ☐ No ☐ Sometimes
3. I always use manufacturer's and retailer's coupons when possible and send in for rebates.  

☐ Yes ☐ No ☐ Sometimes
4. I always look over sale flyers and comparison shop before I spend, especially for food.  

☐ Yes ☐ No ☐ Sometimes
5. I always comparison shop for auto and household insurance policies when they come up for renewal.  

☐ Yes ☐ No ☐ Sometimes
6. I always pay credit and charge card purchases in full when the statement arrives and never pay interest charges or penalty fees of any type.  

☐ Yes ☐ No ☐ Sometimes
7. I always keep banking and other receipts, even for smaller purchases, and note details on them.  

☐ Yes ☐ No ☐ Sometimes

## Scoring

- **7 Yes answers** – A wise spender you are!
- **6 Yes answers** – You are right up there with the “chosen few,” but think about how much the money from your “no” answers could be worth in 12 months if you invested it.
- **5 Yes answers** – Getting close, but if you want your assets to grow, you’ve got to look for saving in every area of your spending.
- **4 Yes answers** – You are past the halfway mark; however, if you do what you have always done, you will always get what you have now. Time to change some spending habits if you want to see a brighter financial future.
- **3 Yes answers** – Get off the money merry-go-round! You’re either living from paycheck to paycheck, or earning \$100,000 a year with little to show for it. If you need a quick shot in the wallet, the average household spends 30 cents of every take home dollar on household and grocery items. You can make a big impact there.
- **2 Yes answers** – When it comes to saving money, you must stop at nothing. You have an obligation to be as good to the person you are going to be in 20, 30 or 40 years as you are to yourself today. Start saving and spending with your future in mind.
- **0-1 Yes answers** – What is that smell? Smoke from your credit cards being overused? Put them in a glass of water and freeze them solid. If you aren’t in credit counseling or bankruptcy court, both could be right around the corner.

source: Institute of Consumer Financial Education



www.photos.com